


Dated: September 16, 2013.



TONY M. DAVIS
UNITED STATES BANKRUPTCY JUDGE

Procedure 7052, the Court is of the opinion and so finds and concludes that the discharge of the Debtor should be denied under 11 United States Code § 727(a)(4)(A) for having knowingly and fraudulently, in or in connection with the case, made a false oath or account and under 11 United States Code § 727(a)(6)(A) for having refused in the case to obey a lawful Order of the Court other than an Order to respond to a material question or to testify.

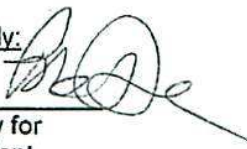
IT IS, THEREFORE, ORDERED, ADJUDGED and DECREED that the Plaintiff's Second Amended Complaint for the Denial of the Discharge of the Debtor, docket number 52, is granted.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the discharge of the Debtor, Kelly L. Knapper, social security number xxx-xx-5983, is denied by right of both 11 United States Code § 727(a)(4)(A) and 11 United States Code § 727(a)(6)(A).

All other relief not expressly granted herein is denied.

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Approval As To Form Only:



Brent A. Devere, Attorney for
Kelly L. Knapper, Defendant
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John Patrick Lowe, Trustee,
Plaintiff
State Bar No. 12623700
318 East Nopal
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Judgment Prepared By:

**John Patrick Lowe, Trustee,
Plaintiff
Dodson & Lowe
318 East Nopal
Uvalde, Texas 78801**

United States Bankruptcy Court
Western District of Texas

In re:
Kelly L. Knapper
Debtor

Case No. 11-12942-tmd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-1

User: chapmana
Form ID: pdfintp

Page 1 of 1
Total Noticed: 2

Date Rcvd: Oct 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2013.

db +Kelly L. Knapper, 603 Davis Street, #1801, Austin, TX 78701-4254
cr Wells Fargo Bank, N.A., P O Box 829009, Dallas, TX 75382-9009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr ##+Lori Anderson, 7686 Petersburg Place, Frisco, TX 75035-3140

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2013 at the address(es) listed below:

Brent A. Devere on behalf of Debtor Kelly L. Knapper bdevere512@aol.com
Brent A. Devere on behalf of Defendant Kelly L. Knapper bdevere512@aol.com
Douglas J. Powell on behalf of Creditor Lori Anderson notices@swbell.net
Hilary B. Bonial on behalf of Creditor Wells Fargo Bank, N.A. notice@bkcyllaw.com
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John Patrick Lowe on behalf of Trustee John Patrick Lowe johnplowe@sbcglobal.net
Michael J. Burns on behalf of Creditor Wells Fargo Bank, N.A. mb2@bvwlaw.com,
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Nancy L Perry on behalf of Defendant Kelly L. Knapper n.perry@nlplaw.com,
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United States Trustee - AU12 ustpreion07.au.ecf@usdoj.gov

TOTAL: 11